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To:	FAX NO.:	PHONE NO.:
United States Patent and Trademark Office	571-273-8300	

**FROM:** Michelle Ekanemesang **DIRECT DIAL NO.:** 212.704.6403

**RE:** U.S. Patent Application No. 10/825,991  
Filing Date: April 16, 2004  
Title: Asymmetrical Accounting for a Stable Value Investment Product  
Examiner: Eric Wong  
Art Unit: 3693

**File No.:**

<b>Number of pages including cover page:</b>	<b>10</b>	<b>Originals Will Not Follow</b>
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**Message:**

Attached are the following documents:  
Response to Office Action; and  
Petition for a 3 month extension of time.

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